

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

DANNY R TURNBOW  
MARY A TURNBOW  
Debtor(s)

Case No. 09-29125

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2009.
- 2) The plan was confirmed on 11/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/23/2012.
- 5) The case was converted on 03/12/2012.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$57,860.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,153.75
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$22,153.75**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,132.45
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,138.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,270.82**

Attorney fees paid and disclosed by debtor:	\$100.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN NATIONAL BANK OF DEK	Secured	13,976.00	13,976.00	13,000.00	5,884.02	738.59
AMERICAN NATIONAL BANK OF DEK	Unsecured	NA	810.84	810.84	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	370.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	0.00	3,610.18	3,610.18	0.00	0.00
CANDICA LLC	Unsecured	779.00	748.00	748.00	0.00	0.00
CANDICA LLC	Unsecured	1,042.00	1,061.13	1,061.13	0.00	0.00
CANDICA LLC	Unsecured	3,856.00	3,926.82	3,926.82	0.00	0.00
CAPITAL ONE BANK	Unsecured	4,863.00	4,528.59	4,528.59	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,404.00	1,470.28	1,470.28	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Unsecured	0.00	4,836.70	4,836.70	0.00	0.00
CITIBANK	Unsecured	2,192.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	2,192.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	2,778.00	2,778.76	2,778.76	0.00	0.00
JC PENNEY	Unsecured	500.00	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	5,560.00	5,560.23	5,560.23	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	1,975.00	1,974.67	1,974.67	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	571.00	619.73	619.73	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	735.00	735.41	735.41	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	457.00	418.28	418.28	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	2,451.00	2,531.43	2,531.43	0.00	0.00
TD AUTO FINANCE LLC	Secured	21,680.00	8,190.47	8,190.47	8,190.47	1,689.76
WELLS FARGO HOME MTGE	Secured	5,273.00	1,380.09	1,380.09	1,380.09	0.00
WELLS FARGO HOME MTGE	Secured	0.00	0.00	0.00	0.00	0.00
WORLD FINANCIAL NETWORK	Unsecured	238.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,380.09	\$1,380.09	\$0.00
Debt Secured by Vehicle	\$8,190.47	\$8,190.47	\$1,689.76
All Other Secured	\$13,000.00	\$5,884.02	\$738.59
<b>TOTAL SECURED:</b>	<b>\$22,570.56</b>	<b>\$15,454.58</b>	<b>\$2,428.35</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$35,611.05</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,270.82</u>
Disbursements to Creditors	<u>\$17,882.93</u>

**TOTAL DISBURSEMENTS :** **\$22,153.75**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/04/2012

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.